

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In re:	§	Case No. 18-11110-TPA
BURNETT SR., MARVIN	§	
BURNETT, DEBORAH MAE	§	CHAPTER 7
Debtors	§	
JOHN C. MELARAGNO, Trustee	§	DOCUMENT NO.
Movant	§	
V	§	
NO RESPONDENT.	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that John C. Melaragno, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk, U S Bankruptcy Court  
17 South Park Row  
Room B16  
Erie, PA 16501

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 24 days from the mailing of this notice, serve a copy of the objection upon the trustee, any party whose application is being challenged and the United States Trustee.

***A Zoom Video Conference Hearing*** will be held on June 24, 2021, at 10:30 a.m. before Judge Thomas P. Agresti via the Zoom Video Conference Application ("Zoom"). To participate in and join a Zoom Hearing please initiate and use the following link at least 15 minutes prior to the scheduled Zoom Hearing time: <https://www.zoomgov.com/j/16021303488>, or alternatively, you may use the following: Meeting ID: 160 2130 3488. For questions regarding the connection, contact Judge Agresti's Staff Lawyer, Atty. Courtney Neer, at 814-464-9781. ***All attorneys and Parties may only appear by Zoom*** and must comply with Judge Agresti's ***Amended Notice of Temporary Modification of Appearance Procedures***, dated and effective June 10, 2020, which can be found on the Court's website at <https://www.pawb.uscourts.gov/sites/default/files/pdfs/tpa-proc-appearances.pdf>. Under the current COVID-19 circumstances, the general public may appear telephonically if unable to do so via the Internet. When the need to appear telephonically arises members of the general public should immediately contact Staff Attorney Courtney Neer to make telephonic arrangements. Only ten minutes is being provided on the calendar. No witnesses will be heard. If an evidentiary hearing is required, it will be scheduled by the Court for a later date.

Date Mailed: 05/10/2021

By: /s/ John C. Melaragno  
Trustee

John C. Melaragno  
502 West 7th Street  
Erie, PA 16502  
(814) 459-5557  
johnm@mplegal.com

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In re: § Case No. 18-11110-TPA  
BURNETT SR., MARVIN §  
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Debtors §  
JOHN C. MELARAGNO, Trustee § DOCUMENT NO.  
Movant §  
V §  
NO RESPONDENT. §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATION FOR COMPENSATION**

*The Final Report shows receipts of* § 142,908.68  
*and approved disbursements of* § 111,707.74  
*leaving a balance on hand of<sup>1</sup>* § 31,200.94  
  
**Balance on hand:** § 31,200.94

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
15	Northwest Bank	8,440.89	0.00	0.00	0.00

Total to be paid to secured creditors: § 0.00  
Remaining balance: § 31,200.94

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - John C. Melaragno	8,580.43	0.00	8,580.43
Trustee, Expenses - John C. Melaragno, Esquire	46.84	0.00	46.84
Attorney for Trustee, Fees - John C. Melaragno, Esquire	935.50	0.00	935.50
Attorney for Trustee, Expenses - John C. Melaragno, Esquire	57.96	0.00	57.96

Total to be paid for chapter 7 administration expenses: § 9,620.73  
Remaining balance: § 21,580.21

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
<b>NONE</b>			

Total to be paid for prior chapter administration expenses:	\$ 0.00
Remaining balance:	<u>\$ 21,580.21</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$498.25 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Pennsylvania Department of Revenue	498.25	0.00	498.25

Total to be paid for priority claims:	\$ 498.25
Remaining balance:	<u>\$ 21,081.96</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$32,518.81 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 64.830 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Quantum3 Group LLC	1,802.45	0.00	1,168.53
3	Quantum3 Group LLC	954.48	0.00	618.79
4	PYOD, LLC	2,244.84	0.00	1,455.33
5	MERRICK BANK	900.78	0.00	583.98
6	PYOD, LLC	883.20	0.00	572.58
7	MERRICK BANK	602.51	0.00	390.61
8	Capital One Bank (USA), N.A.	1,713.74	0.00	1,111.02
9	Capital One Bank (USA), N.A.	637.31	0.00	413.17

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
10	Capital One Bank (USA), N.A.	3,868.02	0.00	2,507.64
11-2	Northwest Bank	10,021.51	0.00	6,496.94
12	LVNV Funding, LLC	2,225.47	0.00	1,442.77
13	LendingClub Corporation	323.11	0.00	209.47
14-2	Northwest Bank	6,341.39	0.00	4,111.13

Total to be paid for timely general unsecured claims: \$ 21,081.96  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
<b>NONE</b>				

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$76.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1A	Pennsylvania Department of Revenue	76.00	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00  
 Remaining balance: \$ 0.00

Prepared By: /s/ John C. Melaragno

Trustee

John C. Melaragno  
502 West 7th Street  
Erie, PA 16502  
(814) 459-5557  
johnm@mplegal.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Marvin Burnett, Sr.  
Deborah Mae Burnett  
Debtors

Case No. 18-11110-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil

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Date Rcvd: May 11, 2021

Form ID: pdf900

Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Marvin Burnett, Sr., Deborah Mae Burnett, 1112 South Main St, Meadville, PA 16335-3130
sp	+ Brian S. Franciskato, Nash & Franciskato Law Firm, Two Pershing Square, 2300 Main Street, Suite 170, Kansas City, MO 64108-2415
cr	Ditech Financial LLC as servicer for Wells Fargo B, P.O. Box 6172, Rapid City, SD 57709-6172
sp	Maglio Christopher & Toale, The Ellis Building, 16505 Main Street, Suite 710, Sarasota, FL 34236
cr	+ U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, 425 Walnut St., Cincinnati, OH 45202-3956
cr	+ Wells fargo auto, po box 130000, raleigh, NC 27605-1000
14938257	+ CitiFinancial, Attn: Bankruptcy, 605 Munn Rd, Fort Mill, SC 29715-8421
14938260	+ Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
14938262	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
14938263	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14938264	+ Fnb Cons Disc Co, 908 Park Ave, Meadville, PA 16335-3331
14989950	+ Northwest Bank, PO Box 337, Warren PA 16365-0337
14938270	+ Synchranry Bank /QCard, Attn Bankruptcy, PO Box 965061, Orlando, FL 32896-5061
14938272	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14938256	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 12 2021 00:50:49	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14977654	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 12 2021 00:50:49	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14938258	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2021 01:59:00	Comenity Bank/Peebles, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14938259	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 12 2021 01:59:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14938261	+ Email/PDF: creditonebknotifications@resurgent.com	May 12 2021 00:47:18	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14938265	Email/Text: headwaybnc@enova.com	May 12 2021 01:59:00	Headway Capital, LLC, 175 West Jaskson Blvd, Suite 1000, Chicago, IL 60604
14986338	Email/PDF: resurgentbknotifications@resurgent.com	May 12 2021 00:47:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14938266	+ Email/Text: bk@lendingclub.com	May 12 2021 02:00:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
14993874	+ Email/Text: Documentfiling@lciinc.com	May 12 2021 01:59:00	LendingClub Corporation, 595 Market St., Ste. 200, San Francisco, CA 94105-2807
14974887	Email/PDF: MerrickBKNNotifications@Resurgent.com	May 12 2021 00:47:17	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14938267	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	May 12 2021 00:49:01	Merrick Bank/CardWorks, Attn: Bankruptcy, Po

District/off: 0315-1

User: bsil

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Date Rcvd: May 11, 2021

Form ID: pdf900

Total Noticed: 31

14938268	+ Email/Text: angela.abreu@northwest.com	May 12 2021 01:59:00	Box 9201, Old Bethpage, NY 11804-9001 Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
14938269	+ Email/PDF: cbp@onemainfinancial.com	May 12 2021 00:49:02	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14974797	+ Email/PDF: resurgentbknotifications@resurgent.com	May 12 2021 00:47:20	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14955759	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 12 2021 01:59:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14972917	Email/Text: bnc-quantum@quantum3group.com	May 12 2021 01:59:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14938271	+ Email/PDF: gecsed@recoverycorp.com	May 12 2021 00:50:49	Synchrony Bank / Walmart, Attn Bankruptcy, PO Box 965061, Orlando, FL 32896-5061

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC as servicer for Wells Fargo Bank National Association, not in its individual or banking capacity, but solely as Trustee on behalf of the Lake Country Mortgage Loan Trust 2006-HE1 bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bnicholas@kmllawgroup.com
John C. Melaragno, Trustee	on behalf of Trustee John C. Melaragno Trustee johnm@mplegal.com, jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@titlexi.com
John C. Melaragno, Trustee	johnm@mplegal.com jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@titlexi.com
John Wesley Rowden	on behalf of Debtor Marvin Burnett Sr. jwrowden@yahoo.com, elizdugan@yahoo.com;rowdenjr77560@notify.bestcase.com

District/off: 0315-1

User: bsil

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Date Rcvd: May 11, 2021

Form ID: pdf900

Total Noticed: 31

John Wesley Rowden

on behalf of Joint Debtor Deborah Mae Burnett jwrowden@yahoo.com  
elizdugan@yahoo.com;rowdenjr77560@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 7